

## ***2005 Basic Health Member Handbook***

Your new *2005 Basic Health Member Handbook* will be sent to you in February. It is your certificate of coverage—the legal document that describes the Basic Health program and benefits, and outlines your rights and responsibilities.

### **Cost-sharing for 2005**

Remember, deductible and out-of-pocket maximums for each covered family member will start over beginning January 1, 2005, for those benefits and services subject to deductibles and coinsurance.

Also, be aware monthly premiums may change beginning with your January premium, even if you haven't made any changes to your account. For 2005, there have been no changes to the **minimum** monthly premiums.

Other reminders about your cost-sharing responsibilities:

- In most cases, copays are \$15 for doctor visits and \$100 for emergency room visits.
- You must pay your \$150 deductible for certain covered medical costs before your health plan pays the 80 percent coinsurance.

### **Recertification and tax returns**

When you receive information from us explaining that you've been selected for "recertification," don't delay sending in your information. If it's before April 15, 2005, and you haven't yet done your 2004 taxes, include a copy of your 2003 taxes. If it's after April 15, send a copy of your 2004 taxes or extension.

If you're having trouble gathering all the information you need to complete a recertification (for example, you're waiting for verification of nonfiling from the IRS), be sure to send what you have before the due date and tell us what you're having trouble getting.

Other things to remember:

- Be sure your proof of Washington State residence includes your name and **current physical address**. Documentation with only a post office box can't be accepted for proof of residence.
- Be sure to include pay stubs to show your income for the most recent 30 days or full calendar month. If you didn't work for part of the month and didn't get unemployment compensation during that time, explain any gap in income documentation.
- If you have no income to report, include the completed "no income" statement on the income worksheet.
- Don't forget to include the completed and signed recertification form.

Call Basic Health's 24-hour, self-service phone line, **1-800-842-7712**, to:

- Request forms to report changes to your account.
- Verify enrollment status.
- Check to see if we have received documents or information.
- Find out if we have received your payment. (You cannot pay premiums by phone.)
- Check on premium payment due dates. (Premium amounts cannot be given out on the self-service line.)
- Get directions to our office.

Be sure to have your account number ready. This is usually your social security number, and is on correspondence you receive from us.

Or use e-coverage on our Web site ([www.basichhealth.hca.wa.gov](http://www.basichhealth.hca.wa.gov)) to:

- Check your enrollment information.
- Verify your health plan.
- Verify your monthly premium amount.

Please note: It can take several days before the documents you send will appear on our system or be accessible to our staff.

## How your income is calculated

Don't forget that **it is your responsibility to tell us if your income changes**. This may affect your monthly premium. Here are a couple of things to keep in mind when thinking about how Basic Health determines your income.

- We use a 12-month history of receipts and expenses when we calculate self-employment income. However, we will not use deductions you have claimed for noncash-flow items, such as depreciation, amortization, or home office costs.
- Insurance payments (other than reimbursement for a loss), inheritance payments, net capital gains, and stipends from assistantships, are all counted as income.
- While we do not include earned income of a dependent child when calculating your income, we will include all distributions from a corporation, partnership, or business.



## Questions about I.D. cards, providers, and specific health care benefits

If you have questions about any of these things, please contact your health plan (see chart below) rather than Basic Health.

	Customer service hours	Customer service phone numbers	Web site address
Columbia United Providers, Inc.	Mon. – Fri. 8 a.m. – 5 p.m.	1-800-315-7862 or 360-891-1520 TDD: 1-866-287-9962	<a href="http://www.cuphealth.com">www.cuphealth.com</a>
Community Health Plan of Washington	Mon. – Fri. 8 a.m. – 6 p.m.	1-800-440-1561 TTY/TDD: 1-800-833-6388	<a href="http://www.chpw.org">www.chpw.org</a>
Group Health Cooperative	Mon. – Fri. 8 a.m. – 5 p.m.	1-888-901-4636 TTY: 1-800-833-6388	<a href="http://www.ghc.org">www.ghc.org</a>
Kaiser Foundation Health Plan of the Northwest	Mon. – Fri. 8 a.m. – 6 p.m.	1-800-813-2000 TTY: 1-800-735-2900	<a href="http://www.kp.org">www.kp.org</a>
Molina Healthcare of Washington, Inc.	Mon. – Fri. 7:30 a.m. – 6 p.m.	1-800-869-7165 TTY: 1-877-665-4629	<a href="http://www.molinahealthcare.com/washington">www.molinahealthcare.com/washington</a>

This serves as official notice of changes to your Basic Health coverage,  
and is an addendum to your *Member Handbook*.

To obtain this document in another format (such as Braille or audio), call our Americans with Disabilities Act (ADA) Coordinator at 360-923-2805. TTY users (deaf, hard of hearing, or speech impaired), call 360-923-2701 or toll-free 1-888-923-5622.

Si desea ayuda en español, llame al 1-800-321-0291. Для обслуживания на русском языке, позвоните, пожалуйста, по телефону 1-800-387-8224.  
한국어로 도움을 원하시면 1-800-324-1658로 연락하십시오. Nếu quý vị muốn được giúp bằng tiếng Việt, xin gọi số 1-800-423-2231.